

ST. LOUIS COUNTY BENEFIT PLANS
Retiree Group
2016 Rates

St. Louis County Self-Insured Plan (same as active employees)	Monthly premium	Quarterly premium
Single	\$685.91	\$2,057.73
Family	\$1,628.55	\$4,885.65
*Possible rate reduction of \$104.90 per month if a family member is enrolled in Medicare part B *Opting out or dropping coverage for retiree prohibits future re-enrollment *Spouse can come in or out with qualifying event *Covered spouse can continue coverage in the event of divorce or death *Find alternatives for under age 65 coverage at www.mnsure.org or www.healthcare.gov		

Senior Gold/Medicare BlueRx Medicare Supplement Plan	Monthly premium	Quarterly premium
Single G1 \$5/\$15/\$35/\$60	\$337.00	\$ 1,011.00
Single G2 \$10/\$25/\$40/25%	\$302.00	\$ 906.00
*Must be enrolled in Medicare Parts A& B to qualify for this plan *Must have Medicare card with Parts A& B listed to apply. Enroll in Part B well in advance! *Only difference between G1 and G2 coverage is in drug copays listed above *Can move back to active employee plan at the start of each calendar year *When shopping for a Medicare supplement plan, be sure to compare copays coinsurances deductibles, donut holes, exclusions and add-ons.		

Delta Dental	Monthly Premium	Quarterly Premium
Employee	\$37.66	\$112.98
Spouse	\$45.35	\$136.05
Child	\$31.30	\$ 93.90
Family	\$79.70	\$239.10
*Independent of health coverage *Opting out or dropping coverage prohibits future re-enrollment *Dependent coverage is only available if enrolled at time of retirement and can only be added during annual open enrollment		

National Insurance Services Life Coverage	Premium
Basic Life	\$0.11/\$1,000 in coverage
*Can continue Basic Life at rate above for up to 18 months *Can continue any Supplemental Life in place at time of retirement at same cost for up to 18 mo. *Can continue Basic + Supplemental coverages to age 70, portability rates apply *Can convert to individual policy at age 70, rare to continue due to sharp increase in rates *Basic Life Coverage amount equals annual pay rounded up to the nearest \$1,000 or 5,000 and capped at \$50,000 or \$200,000. *Opting out or dropping coverage prohibits future re-enrollment	

Other Optional Insurances	Minnesota Benefits Association (MBA)	800-360-6117
*County's only role is payroll deduction	PERA Life (NCPERS)	800-525-8056
*Not County administered plans	ITT Hartford	800-833-5575
*Contact provider directly to inquire about continuing coverage	NorthWestern National Life FlexPro	877-886-5050